

**STATE OF MICHIGAN  
DEPARTMENT OF LABOR AND ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

**Before the Commissioner of Financial and Insurance Services**

**Office of Financial and Insurance  
Services,**

**Petitioner,**

**v**

**Case No. 05-462-L  
Docket No. 2005-318**

**Providence Washington Insurance  
Co. of NY,**

**Respondent.**

**For the Petitioner:**

**Laurence S. Wood (P34745)  
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**For the Respondent:**

**Mary Clare Decker  
Providence Washington Insurance  
377 Oak Street  
Garden City, NY 11530**

**Issued and entered  
this 13th day of July 2005  
by John R. Schoonmaker  
Special Deputy Commissioner**

**FINAL DECISION**

The Administrative Law Judge issued a Proposal for Decision dated June 16, 2005. She recommended that the Commissioner take appropriate action based upon Respondent's failure to maintain capital and surplus requirements.

Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

The company is no longer financially sound, so its license should be revoked.

## **II ORDER**

Therefore, it is ORDERED that Respondent's license to transact insurance business in Michigan is revoked.